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| Substitute for form 1449B/PTO   |   | <b>Complete if Known</b> |                        |
|   |   | Application Number       | 09/671,005             |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br>(use as many sheets as necessary) |   | Filing Date              | 09/27/2000             |
|   |   | First Named Inventor     | Palmgren et al.        |
|   |   | Group Art Unit           | 3624                   |
|   |   | Examiner Name            | Weisberger, Richard C. |
|   |   | Attorney Docket Number   | 109.0002               |
| Sheet   | 1 | of                       | 1                      |

| OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS |             |   |              |
|--|-------------|---|--------------|
| Examiner<br>Initials*                              | Cita<br>No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | <sup>2</sup> |
|  | 1.          | Yao, Rui, Resume; <a href="http://faculty.baruch.cuny.edu/ryao">http://faculty.baruch.cuny.edu/ryao</a>   |              |
|  | 2.          | Yao, Rui, Abstract from "A Proportional Hazard Model of Commercial Mortgage Default and Prepayment", Asian Real Estate Society Annual Meeting, Beijing, July 2000.  |              |
|  | 3.          | SAS Technical Report P-229, V.6.07, pp. 435-479.  |              |
|  | 4.          | Survival Analysis, Techniques for Censored and Truncated Data, John P. Klein and Melvin L. Moeschberger (1997)  |              |
|  | 5.          | Counting Processes & Survival Analysis, Thomas R. Fleming and David P. Harrington (1991)  |              |
|  | 6.          | Survival Analysis, A Practical Approach, Mahesh K.B. Parmar and David Machin (1995)   |              |
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|-----------------------|--|--------------------|-------|
| Examiner<br>Signature |  | Date<br>Considered | 2/4/2 |
|-----------------------|--|--------------------|-------|

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

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